ENGAGING THE MATURE WORKER

An Action Plan for Alberta

Building and Educating Tomorrow's Workforce
Alberta's 10 Year Strategy

Government of Alberta

Alberta

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Executive Summary

With the workforce aging in Alberta and across Canada, labour force participation by mature workers is attracting increased attention. As people live longer, healthier lives, many wish to stay active in the workforce or to volunteer in their communities. Mature workers have developed valuable skills and abilities and a lifetime of knowledge and work experience.

At issue is not only the need for increased labour supply, but how to minimize the loss of experience, corporate memory, leadership and mentorship that can occur when people retire. Without taking action now to address the impacts of an aging workforce, there will be a significant decline in Alberta's labour supply.

In 2006, the Government of Alberta acknowledged the need to increase the labour force participation of mature workers in its comprehensive labour force strategy, *Building and Educating Tomorrow's Workforce* (BETW). Between October 2007 and February 2008 an online public consultation on Alberta's aging workforce gathered input from Albertans on their priorities, issues and experience with an aging workforce. Following this, government has developed an action plan to support increased labour force participation of mature workers. The action plan is based on the following assumptions:

- With the aging population, increasing mature worker labour force participation may be important for improving productivity and encouraging economic growth.
- Mature workers have identifiable work-related needs, such as the need for increased flexibility, which are not being fully addressed.
- Market forces and employer practices will have a positive influence on increasing the workforce participation of mature workers; however, policy changes may be necessary to remove some barriers and to sustain strong labour market participation.

Engaging the Mature Worker: An Action Plan for Alberta identifies four overarching goals to support mature workers in the labour force.

Goal 1 – Engage Employers

There is a shared understanding of the value of mature workers in the workplace, and increased mature worker participation in the labour force.

Goal 2 – Support Mature Workers

Mature workers wanting to participate in the workforce have the support and resources they need.

Goal 3 – Promote Active Aging

There is a growing societal awareness that active aging includes a happy and healthy retirement and may involve extended or part-time participation in the workforce.

Goal 4 – Promote a Supportive Policy Environment

Retirement programs and policies support the participation of mature workers, should they choose to remain in the labour force.

Implementation of the *Engaging the Mature Worker* action plan will take place over a number of years. If the trend toward increased labour force participation of mature workers is encouraged, an additional 40,000 mature workers would continue to be active in the workforce ten years from now.

Developing supports for hiring and retaining mature workers and promoting investment in our human resources will take the cooperation of all partners; in particular employers, industry leaders, training providers, government and individual workers. As partners work together, a new map of the working world is being created – one in which employers recognize that mature workers are among their most valuable assets, and mature workers continue to demonstrate their value, potential and ability to contribute.

Introduction

Alberta's population is aging as a result of increased life expectancy and declining birth rates. This combination of trends is expected to bring about significant social and economic transitions, with impacts for healthcare, housing, social engagement, fiscal policies, labour supply and demands in certain occupations. With the workforce aging in Alberta, and across Canada, labour force participation by mature workers is increasingly attracting national attention. As people live longer, healthier lives, many wish to stay active in the workforce or to volunteer in their communities.

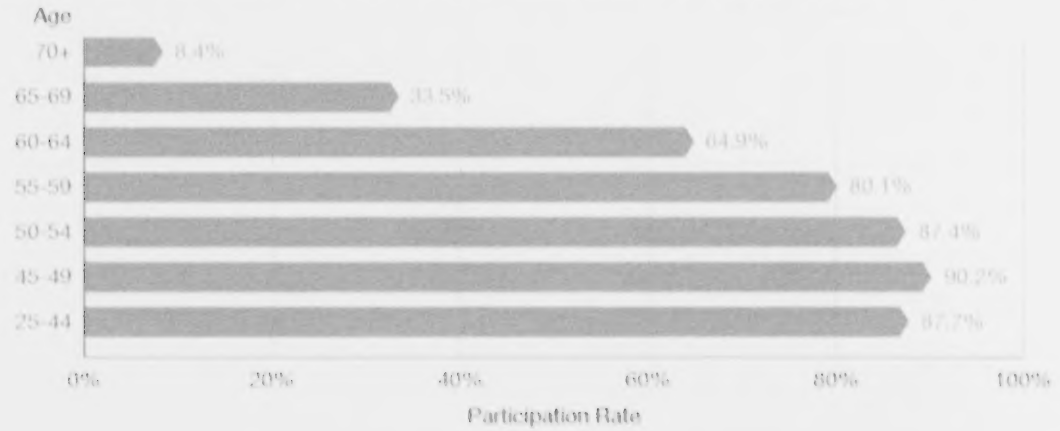
Mature workers have developed valuable skills and abilities and a lifetime of knowledge and work experience. At issue is not only the need for increased labour supply, but how to minimize the loss of experience, corporate memory, leadership and mentorship that occurs when people retire.

Definition of mature workers

It is important to note that mature workers are not a homogeneous group – they work in full-time and part-time, temporary and permanent, white-collar and blue-collar jobs, and they generally range in age from their mid 50s to their late 70s. As a result, there is no real consensus on the definition of mature workers.

Figure 1 provides labour force participation rates for Albertans across various age groups. Between 87 and 90% of the population aged 25 to 54 participate in the labour force, the highest rates in Canada. Participation begins to decline after the age of 55, and drops significantly after the age of 60. Because labour force participation patterns start to show significant change when people are in their mid-50s, for the purpose of this action plan, mature workers are defined as people in the labour market aged 55 and older.

Figure 1 - Alberta Labour Force Participation Rates by Age (2009)



Source: *Statistics Canada Labour Force Survey*

Maturing of the workforce

The demographic dynamics that Alberta and the rest of Canada will experience in the future are very different from those seen in the past. The 20th century was one of sustained population growth; the 21st century will be one of aging.[1] The aging population has already had an impact on Alberta's labour force, with the number of mature workers in the labour force doubling between 1999 and 2009. Mature workers currently account for almost 16% of Alberta's labour force. Over the next two decades, this shift to an older workforce will accelerate further.

Adding to the impact of this demographic shift is the fact that the first of the baby boomers are beginning to retire. In 2009 the average age of retirement in Alberta was 64 compared to the national average of 61.9 years.

Although many mature workers choose to remain engaged in the workforce in Alberta, there is still potential to increase participation rates and the valuable contribution that mature workers make to the workforce and the Alberta economy.

Loss of talent

As baby boomers begin to retire, many organizations have yet to come to grips with the extent of their talent shortages and succession planning for the future. Over the next decades, Alberta companies are among those facing major challenges attracting staff, retaining talent, engaging employees, and effectively transferring knowledge – in short, developing tomorrow's leaders. According to the Conference Board of Canada:

> *... Research indicates that the imminent retirement of the baby-boom generation heralds profound change in the composition and structure of our national labour force and that by 2015 not enough qualified people will be available to fill all of the positions vacated by departing mature employees. Simply put, there are too few young workers. In addition, immigration at its current levels will not close the gap.*[2]

[1] Roderic Beaupré, et al. *Population Change in Canada to 2017 and Beyond*. December 2007.

[2] Conference Board of Canada. *Too Few People, Too Little Time: The Employer Challenge of an Aging Workforce*. July 2006.

Government's response

In response to labour and skill shortages, the Government of Alberta released a labour force development strategy, *Building and Educating Tomorrow's Workforce* (BETW)[3], built around four themes: Inform Albertans about education and labour market issues, initiatives, and opportunities; Attract people to Alberta; Develop the knowledge and skills of Albertans as well as high performance work environments; and Retain people in Alberta's workforce. The *BETW Performance Update 2009* reports on highlights and accomplishments under each theme.[4]

Under this framework, the Retain theme identifies the need to retain mature workers in the workforce:

> *"Work with industry, employer groups and labour groups on increasing workforce retention of mature workers, including increasing the flexibility of work arrangements and pension programs."*

An online public consultation on Alberta's aging workforce took place from October 2007 to February 2008, supported by the discussion document *Mature Workers in Alberta and British Columbia: Understanding the Issues and Opportunities*[5]. Over 90% of the 422 people responding agreed that the impacts of an aging workforce should be a high priority for both government and the private sector. The most common areas identified to support mature workers included offering flexible work arrangements and age friendly work environments; developing flexible pension policies that allow a gradual transition out of the labour force; and providing employment services and supports for mature workers. Results from the consultation, combined with ongoing research and interviews with stakeholders, have been used to develop *Engaging the Mature Worker: An Action Plan for Alberta*.

The *Demographic Planning Commission – Findings Report*[6] released by Alberta Seniors and Community Supports in December 2008 provides further validation of the opportunities and challenges of an aging population.

Subsequent release of an *Aging Population Policy Framework* in November 2010 identifies policy directions that support Albertans who choose to remain engaged in the workforce in their senior years.[7]

[3] Alberta Employment and Immigration. *Building and Educating Tomorrow's Workforce: Alberta's 10 Year Strategy*. July 2006.

[4] Alberta Employment and Immigration. *BETW Performance Update 2009*. October 2010.

[5] Alberta Employment and Immigration. *Mature Workers in Alberta and British Columbia: Understanding the Issues and Opportunities*. August 2008.

[6] Alberta Seniors and Community Supports. *Demographic Planning Commission: Findings Report*. December 2008.

[7] Alberta Seniors and Community Supports. *Aging Population Policy Framework*. November 2010.

Although increased labour force participation by mature workers is the clear objective of *Engaging the Mature Worker: An Action Plan for Alberta*, the plan recognizes the complex circumstances and motivations of mature workers, particularly those approaching the end of their working years. For example, mature workers with physically demanding jobs may need to transition to other roles in the workforce. In recognition of these realities, this action plan focuses on actions that will create a more open and supportive environment for mature workers.

Impact of the economy on mature workers

The economic downturn that began in the fall of 2008 had an impact on many workers, as unemployment rates increased, fewer new jobs were created and the value of investment portfolios declined. According to the Conference Board of Canada however, while many boomers have temporarily delayed retirement because of the effects of the recession on their savings, the recession has provided only a temporary reprieve from the tight labour market conditions of 2007 and 2008.[5]

While unemployment in 2009 was significantly higher for all age groups than a year prior, mature workers experienced lower rates of unemployment than younger workers. This suggests many Alberta employers value the experience and contributions of mature workers in their workforce.

[5] Conference Board of Canada. *Lessons From the Recession*. February 2010.

Strategic Considerations

A number of strategic issues were identified in the development of this action plan:

Retirement is a social value that has to be respected

The ability to retire from active participation in the workforce reflects a number of important social values, including the notion of retirement as enjoyment of a period of life without work obligations, the ability to deal with a variety of personal and family issues without the constraint of working for a living, and the ability to deal with the health issues often identified as part of the aging process. These realities and the value of retirement from work must be respected. At the same time, disincentives to continued employment must be removed for those people who choose to continue working.

There is little 'hard' data about what works

Most jurisdictions' efforts to increase mature worker labour force participation rates are fairly recent, with the result that there is little research available regarding what actions will be most effective. In Alberta, participation rates for mature workers have increased gradually over the past decade, a trend that should be encouraged.

Planning within the context of age diversity

Differences in gender, health and socio-economic levels need to be considered in the design and delivery of specific actions. While this action plan is directed towards supporting mature worker labour force participation, actions need to be understood and implemented within the context of promoting the benefits of a multi-generational workforce.

The Need for Engaging the Mature Worker: An Action Plan for Alberta

This action plan is based on the following assumptions:

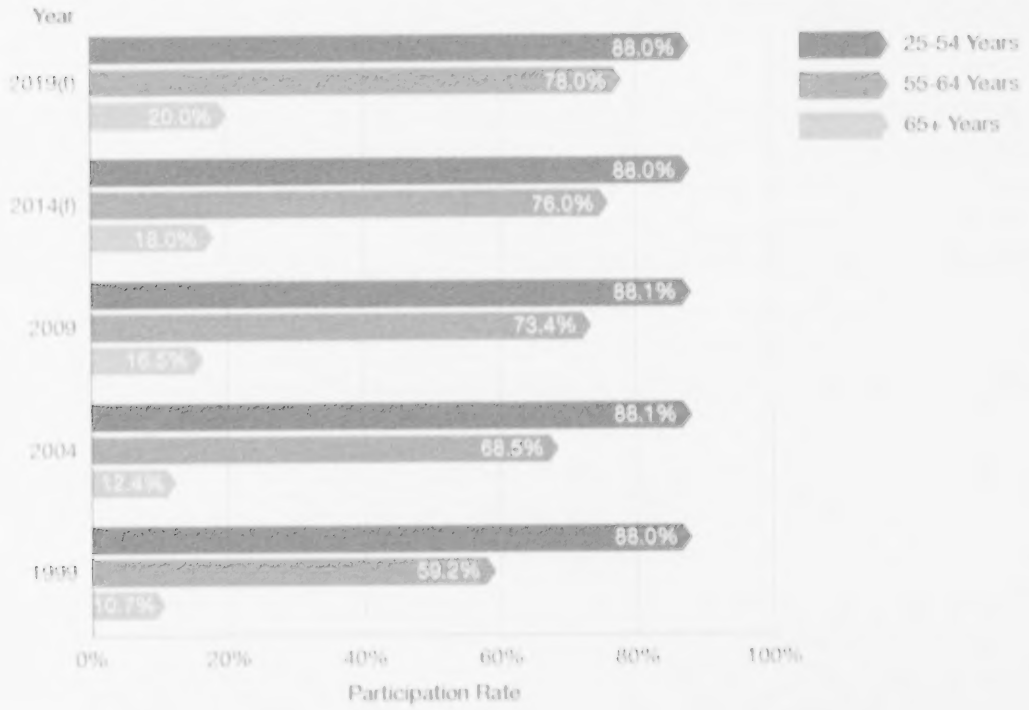
- As the population ages, increasing mature worker labour force participation may be important in relation to improving productivity and encouraging economic growth.
- Mature workers have identifiable work-related needs, such as the need for increased flexibility in the workforce, which are not being fully addressed.
- Market forces and employer practices will have a positive influence on increasing the workforce participation of mature workers; however, policy changes may be necessary to remove some barriers to sustain strong labour market participation.

Mature worker labour force participation and economic growth

Currently, Alberta's working age population is the youngest in Canada and labour force utilization and labour intensity rank at or near the top among provinces.[9] However, like other jurisdictions, the number of mature workers is increasing. "The oldest members of the large baby-boom cohort are now in their early 60s. Beyond 2014, economic growth will be restrained by the exodus of baby boomers from the labour market, a dominant trend that will continue until 2028."[10]

These are highly skilled workers with knowledge and experience in high demand in the labour market. Because the baby boom generation is so large, even a small increase in the labour force participation rate of this group would have a significant positive effect on labour supply. Figure 2 shows the most recent trends in labour market participation as well as projections out to 2019. Actions outlined later in this action plan aim to encourage these strong trends in labour force participation.

Figure 2 - Alberta Labour Force Participation Rates Over Time



Source: *Statistics Canada Labour Force Survey* - 1999, 2004, 2009
Alberta Employment and Immigration - future projections 2014, 2019

[9] Alberta's standard of living (GDP/Capita) is a function of its labour effort and productivity. Labour effort is determined by population profile (the size of the working age population), labour force utilization (how many people are working) and by labour intensity (how many hours each person is working).

[10] Conference Board of Canada. *Canadian Outlook 2010: Long Term Economic Forecast*. April 2010.

Addressing the needs of mature workers

There are many factors influencing mature workers' labour force participation. They include personal reasons, financial and quality of life considerations, health considerations, training and professional development, employment policies and practices, access to employer sponsored benefits, opportunities for alternative work arrangements and phased retirement.[11]

Although mature workers have lower unemployment rates than younger age cohorts, they tend to have longer durations of unemployment once they do become unemployed. Re-entry can be difficult with workers needing to adjust to the challenges of job search, and potential employer misperceptions about mature workers.

While there are many initiatives already underway to increase the retention of mature workers, surveys indicate that few employers are developing strategies to recruit or retain mature workers.[12] As the Conference Board of Canada found in its 2008 study on mature worker recruiting and retention, most Canadian employers are not tackling the aging workforce from a strategic perspective:

> *"Organizations are concerned about their aging workforce, but most have not yet targeted specific human resource (HR) programs and policies to their mature workers. The few organizations that have adapted their HR policies and programs to meet the needs of older workers report being more successful at attracting and retaining individuals over the age of 50."*[13]

[11] Phased retirement is broadly defined as any program allowing for gradual decreases in working time and workload instead of an abrupt move from full-time employment to retirement. Phased retirement programs generally take one of two forms: a pre-retirement gradual reduction in hours (or days) of work, or post-retirement part-time work for pensioners who wish to continue some form of work. Human Resources and Skills Development Canada. *Expert Panel on Older Workers: Supporting and Engaging Older Workers in the New Economy*. 2008.

[12] Manpower Inc. *Older Worker Recruiting & Retention Survey: Global Results*. 2006.

[13] Conference Board of Canada. *Harnessing the Power: Recruiting, Engaging, and Retaining Mature Workers*. October 2008.

Employers who do recognize the value of mature workers have identified ways to take advantage of their skills and experience. Workplace alternatives can include some or all of the following:

- Reducing hours or responsibilities
- Moving to part-time work
- Recalling retirees at busy times
- Utilizing the skills of experienced workers for consulting or mentoring
- Redesigning jobs
- Increasing opportunities for training
- Encouraging second careers through transfers, reassignment, or development of skills, including careers closely related to the first career but more suited to the mature worker.

Supporting strong labour market participation of mature workers

As the population ages, it will be important that employer practices continue to evolve to accommodate the increased participation of mature workers in the labour force. In countries and jurisdictions around the world, engaging mature workers in the workforce is becoming part of a comprehensive social and economic agenda and an accepted policy objective. Government and stakeholders will play an essential role in coordinating efforts to implement and monitor the effectiveness of policies and actions aimed at increasing the participation and engagement of all workers, including mature workers.

Where We Are – Where We Want to Be

Figure 3 looks at three key areas – the workplace, workers, and government policies – in regards to impacts on mature workers' participation in the labour force. The first column describes the current state of affairs; the second describes a future state in which any barriers to labour force participation for mature workers have been removed. The priority actions recommended within this action plan were selected to close the gaps between these current and future states. Ongoing work extending over a number of years will be required to achieve the vision described in this section.

Figure 3 - Current and Future States

Where We Are (Current State)	Where We Want to Be (Future State)
Workplace	
Many employers understand their aging workforce will be a key issue in the future, but few have strategies for attracting and retaining mature workers.	The majority of employers have implemented strategies for attracting, retaining and developing mature workers.
Myths about high mature worker turnover and low productivity may raise employer concerns around hiring mature workers.	Employers are aware of the potential contribution of mature workers and this is reflected in their human resource policies.
The myth that mature workers can't learn new technology or skills may mean they are not offered the same training opportunities as their younger counterparts.	There is greater investment in training of mature workers, particularly related to new technologies and new job roles.
Support for employers seeking to recruit and retain mature workers is not readily available to all employers.	Employers have the tools and support they need to recruit and retain mature workers.
Most employers are not aware of adjustments in the physical environment that are often needed to accommodate mature workers.	Adjustments in the physical workspace to accommodate mature workers are seen as investments in maintaining a highly skilled workforce.

Where We Are (Current State)	Where We Want to Be (Future State)
Workers	
Many workers approaching retirement would like to continue working with new roles or terms but current work/ retirement policies and practices may not encourage this.	Workers have options that allow them to remain in the workforce if they choose to continue working.
Post-secondary courses and programs are primarily subscribed to by youth and people in mid-career interested in expanding their qualifications.	Alberta's post-secondary system supports life long learning and there is a societal recognition that careers continue to evolve throughout working life.
There is a growing demand for employment services tailored to the needs of mature workers.	Mature workers seeking to participate in the workforce have the employment supports they require to find work.
The average Canadian retirement age of around 62 reflects the societal view that a happy, healthy retirement means leaving the workforce earlier than past generations.	Society recognizes that healthy aging may involve working longer and a gradual transition from the workforce to retirement.
The traditional view of a school/work/ retirement life pattern is beginning to change to one with less distinct stages.	The expectation of life long learning and choice in learning/work/retirement patterns is widely accepted.
Government Policies	
The need for government, together with stakeholders, to develop and implement a comprehensive mature worker engagement and retention plan has been identified.	A mature worker retention and engagement plan is in place, which includes a mechanism for ongoing communication and coordination among workforce partners.
Historically, Canada's public income security programs have not necessarily supported mature worker labour market participation.	The federal public income security system is seen as supportive of mature worker labour market participation, by providing options such as allowing workers to combine pension and employment income to transition to retirement if they wish to.
Alberta's legislative framework for private sector pension plans is limited in its support of flexible pension design.	Alberta's legislative framework for private sector pension plans is more flexible.

Goals and Priority Actions

Engaging the Mature Worker: An Action Plan for Alberta is organized under the three themes of workplace practices, worker participation and government policies. The action plan will aim to achieve four goals in order to support increased participation of mature workers in the labour force. Priority actions are established under each goal to begin the work of closing the gap identified between current and future states in Figure 3.

Supporting departments, as identified after each priority action, will take on responsibility for implementation of these actions. As the provincial government moves forward with implementation, it will look to external stakeholders to collaborate on various components of this action plan.

Workplace Practices

Goal 1 – Engage Employers

There is a shared understanding of the value of mature workers in the workplace and in increasing mature workers' participation in the labour force.

Priority Actions

- Identify and support a network of employer champions to promote the retention of mature workers and the value of succession planning to minimize the loss of experience, corporate memory and mentorship that occurs when people retire. *(Employment and Immigration, Finance and Enterprise)*

- Develop tools to support succession planning, recruitment, development and retention of mature workers, and age-friendly work environments. *(Employment and Immigration, Finance and Enterprise)*

- Work with employers and associations to design and deliver workshops to raise awareness of the need to develop mature worker strategies and share best practices; including flexible work arrangements, careers that bridge to retirement for those who cannot continue in their current career, and phased retirement. *(Employment and Immigration)*

Worker Participation

Goal 2 – Support Mature Workers

Mature workers who want to participate in the workforce have the support and resources they need.

Priority Actions

- Provide employment and career services to mature workers to support assessment of their skills and experience, writing resumés and application letters, job search and support career change if necessary. *(Employment and Immigration)*

- Work with Campus Alberta partners to raise public awareness of programs that meet the career development and training needs of mature workers. *(Advanced Education and Technology)*

Goal 3 – Promote Active Aging

There is a growing societal awareness that active aging includes a happy and healthy retirement and may involve extended or part-time participation in the workforce.

Priority Action

- Promote understanding of life expectancy, financial needs and how these will change over time; sources of retirement income and work alternatives; and the value and importance of lifelong learning. *(Seniors and Community Supports; Employment and Immigration; Finance and Enterprise; Advanced Education and Technology)*

Government Policies

Goal 4 – Promote a Supportive Policy Environment

Retirement programs and policies support the participation of mature workers, should they choose to remain in the labour force.

Priority Actions

- Consult with industry partners and unions on options to increase flexibility in pension design. *(Finance and Enterprise, Seniors and Community Supports)*
- Work with the federal government and other provincial governments on an ongoing basis to ensure public income security programs[14] and the tax system continue to be supportive of mature workers who choose to remain active in the labour force. *(Finance and Enterprise, Seniors and Community Supports)*

[14] Finance Canada. *Information Paper: Proposed Changes to the Canada Pension Plan.* May 2009. http://www.fin.gc.ca/n08/data/09-051_1-eng.asp

Monitoring Success

Engaging the Mature Worker: An Action Plan for Alberta directly supports the three outcomes in BETW:

- Improving the supply of workers,
- Increasing the education and skill level of working Albertans, and
- Fostering high performance work environments.

This action plan supports increased labour force participation of Alberta's mature workers and contributes to an improved supply of knowledgeable, skilled workers. The actions encourage employer investment in mature workers, support mature workers who wish to be engaged in the workforce and promote a supportive policy environment; which will directly contribute to achieving the BETW outcomes.

While work will begin immediately, the success of *Engaging the Mature Worker: An Action Plan for Alberta* will take place over many years. Performance indicators and related targets have been identified under each outcome (see Figure 4) to enable government and stakeholders to monitor short and long-term progress. If the trend toward increased labour force participation of mature workers is encouraged, an additional 40,000 mature workers would continue to be active in the workforce ten years from now.

In some cases it will be possible to acquire statistical data. In other cases, progress may be measured through the evaluation of data obtained through surveys, focus groups and similar tools.

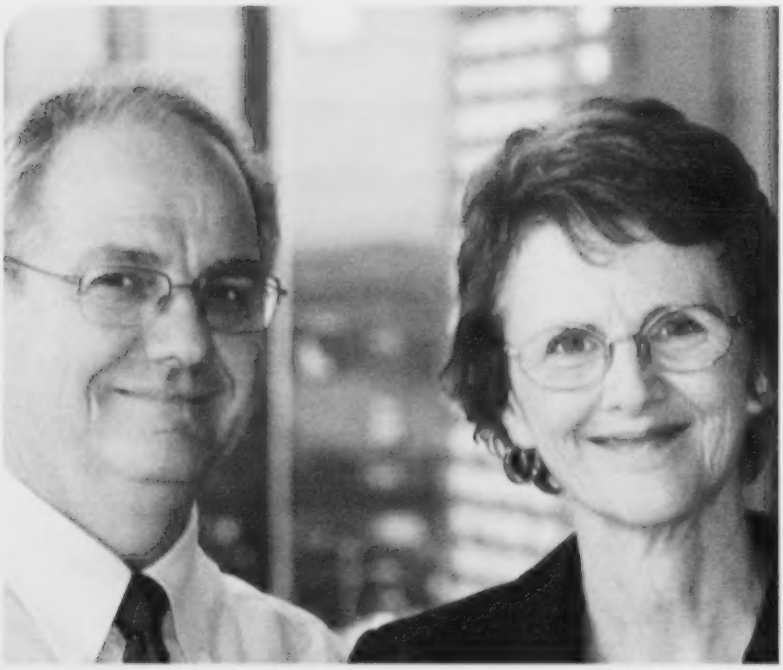


Figure 4 - Performance Measures

Outcome	Indicators	2009	2014 Target	2019 Target
Increased participation by mature workers in the workplace	Labour force participation of 55-64 year olds	73.4%	76%	78%
	Labour force participation of workers aged 65+	16.5%	18%	20%
	Impact of increased participation rates	n/a	+ 18,000 workers	+ 40,000 workers
Highly skilled, educated and innovative workers	% of Alberta's mature workers with post-secondary certificate, diploma or degree	58.3%	65%	70%
High performance work environments that can make maximum use of innovation and technology	% of employers with strategies in place to address the aging workforce	< 25%	40%	75%
	Participation of mature workers in work related training and education	Baseline data to be collected by survey	TBD	TBD

Adjusting to a Mature Workforce

For social, economic and demographic reasons, engaging the mature worker is becoming a critical issue, not only in Alberta and Canada but around the world. Mature workers offer an incredibly rich resource, with valuable skills, experience and commitment.

Increasing labour force participation of mature workers in Alberta is an important element of Alberta's long-term workforce strategy, *Building and Educating Tomorrow's Workforce*. With many mature workers looking for continued opportunities to participate in work, and Alberta's economy needing the skills and talents of all segments of the workforce, there are new opportunities for both employers and mature workers.

Over the next months and years, participating departments and stakeholders will implement programs, services and initiatives under each of the priority actions described in the action plan. The Government of Alberta will review and report regularly on progress towards achieving the action plan's outcomes.

Developing supports for hiring and retaining mature workers and promoting human capital investment will take the cooperation of all partners, in particular employers, industry, training providers, government and individual workers. As partners work together, a new map of the working world is being created – one in which employers recognize that mature workers are among their most valuable assets, and mature workers continue to demonstrate their value, potential and ability to contribute.

Appendix A – Mature Workers in Alberta

Working age population

- Alberta has the youngest population of all the provinces. In 2009 the average age in the province was 36.8 while the Canadian average was 39.5 years.
- At the same time, the aging baby boom generation and low birth rates are driving a demographic shift towards an older population in Alberta and across the developed world. The province's population in the 55 plus age group grew from 493,000 to 726,000 between 1999 and 2009, and is projected to be just over 1,000,000 in 2019. In 2009, 25.4% of the working age population was over age 55.

Labour force statistics for mature workers

- Mature workers (age 55 and over) made up 15.5% of the labour force in 2009, and that will continue to increase as the population ages.
- A high percentage of older Albertans choose to continue working relative to the rest of Canada. 73.4% of Albertans aged 55-64 are active in the labour force compared to 61.9% of Canadians; and 16.5% of Albertans over age 65 choose to remain in the labour force compared to only 10.5% of Canadians.
- Alberta experiences one of the lowest unemployment rates in Canada and the unemployment rate for mature workers is even lower than the Alberta average. In 2009, while the unemployment rate was 6.6% in Alberta and 8.3% across Canada, the unemployment rate for Alberta workers over age 55 was only 4.6% – suggesting that mature workers who choose to remain in the labour force are very likely to have employment.
- 17.9% of Albertans worked part-time in 2009. Workers aged 55-64 mirrored this trend; however, beyond age 65 part-time employment increased to 39.6%. More women than men work part-time across all age groups.

Employment of mature workers

- The industry sectors employing the greatest number of males over the age of 55 in 2009 were Construction, Professional Scientific and Technical Services, Agriculture and Manufacturing.
- The sectors employing the most females over the age of 55 were Health and Social Assistance, Retail Trade, Educational Services, and Finance, Insurance, Real Estate and Leasing.
- Across all sectors, 26.2% of workers in Occupations Unique to Primary Industries[15] were over 55, as well as 18.4% of workers in Social Sciences, Education, Government Services and Religion, and 18.1% of workers in Management occupations.

Mature worker educational levels

- The number of workers over the age of 55 in the labour force with university degrees almost tripled (from 24,900 to 73,900) between 1999 and 2009.
- In 2009, 58.3% of the labour force over age 55 held at least a post-secondary certificate, diploma or degree, compared to 56% under age 55.

[15] Primary Industries include Agriculture, Logging, Forestry, Mining, Oil and Gas, Fishing.

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Notes

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